

## VeraBank Debit Card Fraud Monitoring & Alerts

VeraBank is utilizing a Debit Card Fraud Monitoring & Alert system to further protect our customers from debit card fraud. This system will guard your card 24 hours a day, 365 days a year for suspicious activity. If potential fraud is detected the customer will be contacted via text message, phone call and email.

When fraud is suspected we will first attempt to get verification via text message, then by phone call and lastly by email.

Automated phone calls will be made between 9 a.m. to 9 p.m. CST to verify the transactions. Transactions may be temporarily blocked until verification is completed.

**It is extremely important that you take the time to update your phone number and email address with VeraBank so we have current information which will enable us to reach you as quickly as possible in the case of a fraud alert.**

The text message will identify VeraBank, the last four digit of the impacted account number and information about the suspicious transaction that triggered the alert. These messages are free to the end user and come from short code 32874. Here is an example of what these text alerts will look like:

FreeMsg: (Financial Institution) Fraud Dept 8003694887: Suspicious txn on acct 1111: \$201.99 WALMART. If authorized reply YES, otherwise reply NO. To Opt Out reply STOP.

If they reply YES the case will be closed as not fraud and they will receive the following response:

FreeMsg: (Financial Institution) Fraud Dept: Thank you for confirming this activity. Your account is safe for continued use. To Opt Out reply STOP.

If they reply NO the [Automated Call System](#) will generate an outbound call to the cardholder during available calling hours. The cardholder will be asked to identify security and the call will then be transferred to a Fraud Alert Specialist. The cardholder will also receive the following response:

FreeMsg: (Financial Institution) Fraud Dept: Thank you. We will call you or you can call us anytime at 800-369-4887. To Opt Out reply STOP.

The greeting for these calls will state “This is the Card Service Center for VeraBank” and request verification of transactions. If a message is left a case number will be provided along with their phone number. Upon returning the call to the number provided, the greeting will state “Thank you for calling your Card Service Center.” You will need to enter the case number and the last 4 digits of the Social Security Number. The automated system will then go through a transaction validation process listing the merchant, amount, time, date, city, and state so that each item may be verified. VeraBank will not request any other information.

VeraBank will not request your personal information or account information by email or through its website at any time. Please do not give out any personal information through the Internet or email to any party that you do not believe to be legitimate.



# VERABANK